

Cycle Date: December-2007  
Run Date: 2/22/2008  
Interval: Annual

Page Click on links below to jump to FPR contents

1	<a href="#">Summary Financial Information</a>	
2	<a href="#">Ratio Analysis</a>	
3	<a href="#">Supplemental Ratios</a>	
4	<a href="#">Assets</a>	
5	<a href="#">Liabilities, Shares &amp; Equity</a>	
6	<a href="#">Income Statement</a>	
7	<a href="#">Delinquent Loan Information</a>	
8	<a href="#">Loan Losses &amp; Bankruptcy Information</a>	
9	<a href="#">Indirect &amp; Participation Lending</a>	
10	<a href="#">Real Estate Loan Information 1</a>	
11	<a href="#">Real Estate Loan Information 2</a>	
12	<a href="#">Member Business Loan Information</a>	
13	<a href="#">Investments, Cash, &amp; Cash Equivalents</a>	
14	<a href="#">Other Investment Information</a>	
15	<a href="#">Supplemental Share Information, Off Balance Sheet, &amp; Borrowings</a>	
16	<a href="#">Miscellaneous Information, Programs, &amp; Services</a>	
17	<a href="#">Information Systems &amp; Technology</a>	
18	<a href="#">Graphs 1</a>	(Delinquency & Net Charge-offs, Loan & Share Growth, Net Worth, Return on Average Assets)
19	<a href="#">Graphs 2</a>	(Loans/Assets, Net Long-Term Assets, Net Interest Margin, Cash & Short Term Investments)

Parameters: Region: Nation \* Peer Group: All \* State = 'MO' \* Type Included: Federally Insured State Credit Union (FISCU) \*

Count of CU : 139  
Asset Range : N/A  
Peer Group Number : N/A  
Count of CU in Peer Group : N/A

Charter-Region-SE-District:  
N/A - N/A - N/A - N/A

\*Note to Users: The peer groups and resulting peer average ratios are based upon all federally insured credit unions within the asset range. Peer average ratios are not available for aggregate reports.  
The ratios on aggregate FPRs are consolidated ratios for the group of credit unions included in the report and do not represent a peer average for that group.

[illegible]

			Ratio Analysis						
<a href="#">Return to cover</a>			For Charter : N/A						
2/22/2008			Count of CU : 139						
CU Name: N/A			Asset Range : N/A						
Peer Group: N/A			Criteria :	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union (FISCU) *					
	Count of CU in Peer Group :		N/A		December-2006		December-2007		
	December-2003	December-2004	December-2005	December-2006	PEER Avg	Percentile**	December-2007	PEER Avg	Percentile**
<b>CAPITAL ADEQUACY</b>									
Net Worth/Total Assets	10.71	11.02	11.36	11.70	N/A	N/A	11.59	N/A	N/A
Net Worth/Total Assets--Including Optional Total Assets Election (if used)	10.71	11.02	11.36	11.71	N/A	N/A	11.60	N/A	N/A
Total Delinquent Loans / Net Worth	5.58	5.64	6.10	5.11	N/A	N/A	5.26	N/A	N/A
Solvency Evaluation (Estimated)	112.55	112.90	113.40	114.04	N/A	N/A	113.92	N/A	N/A
Classified Assets (Estimated) / Net Worth	5.37	4.98	5.04	4.64	N/A	N/A	4.79	N/A	N/A
<b>ASSET QUALITY</b>									
Delinquent Loans / Total Loans	0.89	0.92	0.97	0.84	N/A	N/A	0.86	N/A	N/A
*Net Charge-Offs / Average Loans	0.60	0.52	0.58	0.54	N/A	N/A	0.66	N/A	N/A
Fair (Market) HTM Invest Value/Book Value HTM Invest.	100.23	99.47	98.20	100.71	N/A	N/A	101.74	N/A	N/A
Accum Unreal G/L On AFS/Cost Of AFS	-0.05	-0.67	-1.72	-1.10	N/A	N/A	0.29	N/A	N/A
Delinquent Loans / Assets	0.60	0.62	0.69	0.60	N/A	N/A	0.61	N/A	N/A
<b>EARNINGS</b>									
*Return On Average Assets	0.80	0.83	0.64	0.64	N/A	N/A	0.33	N/A	N/A
*Gross Income/Average Assets	6.75	6.49	6.82	7.29	N/A	N/A	7.71	N/A	N/A
*Yield on Average Loans	6.84	6.24	6.22	6.47	N/A	N/A	6.84	N/A	N/A
*Yield on Average Investments	2.57	2.56	3.24	4.19	N/A	N/A	4.78	N/A	N/A
* Fee & Other Op.Income / Avg. Assets	1.46	1.57	1.68	1.71	N/A	N/A	1.74	N/A	N/A
*Cost of Funds / Avg. Assets	1.68	1.52	1.88	2.35	N/A	N/A	2.79	N/A	N/A
*Net Margin / Avg. Assets	5.07	4.97	4.95	4.94	N/A	N/A	4.92	N/A	N/A
*Operating Exp./ Avg. Assets	3.90	3.86	3.89	3.91	N/A	N/A	4.12	N/A	N/A
*Provision For Loan & Lease Losses / Average Assets	0.42	0.35	0.44	0.41	N/A	N/A	0.50	N/A	N/A
*Net Interest Margin/Avg. Assets	3.61	3.39	3.27	3.23	N/A	N/A	3.17	N/A	N/A
Operating Exp./Gross Income	57.78	59.57	57.01	53.65	N/A	N/A	53.49	N/A	N/A
Fixed Assets & Foreclosed & Repossessed Assets / Total Assets \1	2.41	2.52	2.83	2.99	N/A	N/A	3.20	N/A	N/A
*Net Operating Exp. /Avg. Assets	2.78	2.61	2.65	2.67	N/A	N/A	2.90	N/A	N/A
<b>ASSET / LIABILITY MANAGEMENT</b>									
Net Long-Term Assets / Total Assets	25.36	21.14	21.54	25.58	N/A	N/A	29.16	N/A	N/A
Reg. Shares / Total Shares. & Borrowings	37.34	35.40	32.21	28.01	N/A	N/A	25.10	N/A	N/A
Total Loans / Total Shares	78.53	79.47	85.43	85.95	N/A	N/A	85.67	N/A	N/A
Total Loans / Total Assets	67.12	67.60	71.64	71.35	N/A	N/A	71.06	N/A	N/A
Cash + Short-Term Investments / Assets	15.44	15.29	14.06	14.65	N/A	N/A	14.88	N/A	N/A
Total Shares, Dep. & Borrs / Earning Assets	93.22	92.97	93.00	92.73	N/A	N/A	92.80	N/A	N/A
Reg Shares + Share Drafts / Total Shares & Borrs	49.10	47.68	45.07	41.25	N/A	N/A	37.65	N/A	N/A
Borrowings / Total Shares & Net Worth	3.27	3.26	4.10	4.43	N/A	N/A	4.67	N/A	N/A
<b>PRODUCTIVITY</b>									
Members / Potential Members	7.63	7.94	7.40	5.26	N/A	N/A	4.68	N/A	N/A
Borrowers / Members	48.21	50.56	51.09	50.13	N/A	N/A	48.31	N/A	N/A
Members / Full-Time Employees	406.93	405.87	401.79	380.31	N/A	N/A	376.58	N/A	N/A
Avg. Shares Per Member	\$5,239	\$5,429	\$5,396	\$5,464	N/A	N/A	\$5,596	N/A	N/A
Avg. Loan Balance	\$8,535	\$8,535	\$9,022	\$9,369	N/A	N/A	\$9,924	N/A	N/A
* Salary And Benefits / Full-Time Empl.	\$43,484	\$45,732	\$46,936	\$45,769	N/A	N/A	\$49,055	N/A	N/A
<b>OTHER RATIOS</b>									
* Net Worth Growth	7.93	7.71	5.42	4.11	N/A	N/A	1.24	N/A	N/A
* Market (Share) Growth	4.85	4.19	0.83	0.00	N/A	N/A	2.14	N/A	N/A
* Loan Growth	7.93	5.44	8.38	0.61	N/A	N/A	1.81	N/A	N/A
* Asset Growth	6.92	4.70	2.27	1.03	N/A	N/A	2.23	N/A	N/A
* Investment Growth	5.05	2.19	-14.70	0.87	N/A	N/A	3.94	N/A	N/A
* Membership Growth	0.61	0.55	1.46	-1.25	N/A	N/A	-0.27	N/A	N/A
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
***Percentile Rankings and Peer Average Ratios are produced once a quarter after the data collection is complete. Subsequent corrections to data after this date are not reflected in the Percentile Rank or the Peer Average Ratios until the next cycle.									
Percentile Rankings show where the credit union stands in relation to its peers in key areas of performance. To arrive at the percentile ranking, all data for all credit unions in a peer group are arranged in order from highest (100) to lowest (0) value. The percentile ranking assigned to the credit union is a measure of the relative standing of that ratio in the entire range of ratios. A high or low ranking does not imply good or bad performance. However, when reviewed in relation to other available data, users may draw conclusions as to the importance of the percentile rank to the credit union's financial performance.									
1/ For periods before 2004, the Fixed Assets & Foreclosed and Repossessed assets did not include repossessed vehicles.									
									2. Ratio

		Supplemental Ratio Analysis			
<a href="#">Return to cover</a>		For Charter :	N/A		
2/22/2008		Count of CU :	139		
CU Name: N/A		Asset Range :	N/A		
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union (FISCU) *		
		Count of CU in Peer Group :	N/A		
	December-2003	December-2004	December-2005	December-2006	December-2007
<b>OTHER DELINQUENCY RATIOS</b>					
Credit Cards DQ > 2 Mo / Total Credit Card Loans	1.43	1.16	1.24	1.13	1.40
All Other Non Real Estate Loans Delinquent > 2 Mo / Total All Other Non RE Loans	N/A	N/A	N/A	1.32	1.32
Leases Receivable Delinquent > 2 Mo / Total Leases Receivable	N/A	N/A	N/A	0.00	0.00
Indirect Loans Delinquent > 2 Mo / Total Indirect Loans	N/A	N/A	N/A	1.17	1.28
Participation Loans Delinquent > 2 Mo / Total Participation Loans	N/A	N/A	N/A	7.47	4.66
Business Loans Delinquent > 1 Mo / Total Business Loans Less Unfund Comm	1.29	0.21	0.00	0.58	1.66
Business Loans Delinquent > 2 Mo / Total Business Loans Less Unfund Comm	0.77	0.21	0.00	0.02	0.19
<b>REAL ESTATE LOAN DELINQUENCY</b>					
1st Mortgage Fixed/Hybrid/Balloon Loans Delinquent > 2 Mo / Total 1st Mtg Fixed/Hybrid/Balloon Loans	0.00	0.23	0.19	0.13	0.23
1st Mortgage Adjustable Rate Loans Delinquent > 2 Mo / Total 1st Mtg Adjustable Rate Loans	0.00	0.14	0.11	0.09	0.03
Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent > 2 Mo / Total Other RE Fixed/Hybrid/Balloon Loans	0.44	0.58	0.39	0.27	0.45
Other Real Estate Adjustable Rate Loans Delinquent > 2 Mo / Total Other RE Adjustable Rate Loans	0.13	0.14	0.21	0.39	0.32
Interest Only and Payment Option First Mortgage Loans Delinquent > 2 Mo / Total Int Only and Pmt Opt First Mtg Loans	N/A	N/A	N/A	N/A	0.00
Total Real Estate Loans DQ > 1 Mo / Total Real Estate Loans	0.59	0.76	0.90	1.03	1.30
Total Real Estate Loans DQ > 2 Mo / Total Real Estate Loans	0.16	0.23	0.23	0.22	0.27
<b>MISCELLANEOUS LOAN LOSS RATIOS</b>					
Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	39.71	40.07	38.14	28.53	18.97
*Net Charge Offs - Credit Cards / Avg Credit Card Loans	N/A	2.37	2.48	1.85	2.33
* Net Charge Offs - All Other Non Real Estate Loans / Avg All Other Non RE Loans	N/A	N/A	N/A	0.77	0.95
* Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	N/A	N/A	N/A	0.02	0.02
*Net Charge Offs - Other RE Loans/ Avg Other RE Loans	N/A	N/A	N/A	0.15	0.21
*Net Charge Offs - Leases Receivable / Avg Leases Receivable	N/A	N/A	N/A	0.00	0.00
*Net Charge Offs - Indirect Loans / Avg Indirect Loans	N/A	N/A	N/A	0.77	1.05
*Net Charge Offs - Participation Loans / Avg Participation Loans	N/A	N/A	N/A	2.05	3.13
*Net Charge Offs - Member Business Loans / Avg Member Business Loans	NA	0.25	0.00	0.00	0.01
<b>SPECIALIZED LENDING RATIOS</b>					
Indirect Loans Outstanding / Total Loans	N/A	14.90	16.67	19.08	18.32
Participation Loans Outstanding / Total Loans	0.46	2.11	1.76	1.32	0.97
Participation Loans Purchased YTD / Total Loans Granted YTD	0.43	3.15	0.90	0.34	0.78
* Participation Loans Sold YTD / Total Assets	0.02	0.70	0.18	0.01	0.06
Total Business Loans (NMBLB) Less Unfunded Commitments / Total Assets	0.14	0.29	0.43	0.47	0.92
Loans Purchased From Other Financial Institutions YTD / Loans Granted YTD	1.93	1.00	0.33	0.23	0.01
<b>REAL ESTATE LENDING RATIOS</b>					
Total Fixed Rate Real Estate / Total Assets	18.24	15.24	15.83	17.37	18.68
Total Fixed Rate Real Estate / Total Loans	27.17	22.55	22.09	24.35	26.29
Total Fixed Rate RE Granted YTD / Total Loans Granted YTD	31.30	18.03	16.68	21.41	23.06
First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD	29.86	59.55	36.37	32.19	28.46
Interest Only & Payment Option First Mortgages / Total Assets	N/A	N/A	N/A	N/A	0.35
Interest Only & Payment Option First Mortgages / Net Worth	N/A	N/A	N/A	N/A	3.06
<b>MISCELLANEOUS RATIOS</b>					
Mortgage Servicing Rights / Net Worth	0.13	0.32	0.34	0.33	0.30
Unused Commitments / Cash & ST Investments	155.73	149.93	155.25	140.80	127.35
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)					
**Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios.					
# Means the number is too large to display in the cell					
					3. SuppRatios

			Assets						
<a href="#">Return to cover</a>			For Charter : N/A						
2/22/2008			Count of CU : 139						
CU Name: N/A			Asset Range : N/A						
Peer Group: N/A			Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union (FISCU) *						
			Count of CU in Peer Group : N/A						
	December-2003	December-2004	% Chg	December-2005	% Chg	December-2006	% Chg	December-2007	% Chg
ASSETS									
Cash On Hand	80,877,139	79,631,743	-1.5	81,790,326	2.7	80,037,385	-2.1	84,472,200	5.5
Cash On Deposit	480,533,272	499,325,448	3.9	417,596,007	-16.4	463,211,259	10.9	424,023,909	-8.5
Cash Equivalents	27,850,362	29,572,262	6.2	21,730,010	-26.5	77,735,697	257.7	84,338,613	8.5
TOTAL CASH & EQUIVALENTS	589,260,773	608,529,453	3.3	521,116,343	-14.4	620,984,341	19.2	592,834,722	-4.5
INVESTMENTS:									
Trading Securities	0	0	N/A	0	N/A	0	N/A	17,934,500	N/A
Available for Sale Securities	750,890,515	764,520,140	1.8	617,095,434	-19.3	488,725,030	-20.8	493,696,819	1.0
Held-to-Maturity Securities	120,657,969	138,613,639	14.9	145,198,910	4.8	127,017,022	-12.5	105,506,026	-16.9
Deposits in Commercial Banks, S&Ls, Savings Banks	248,702,643	216,072,522	-13.1	161,510,999	-25.3	118,567,979	-26.6	137,945,861	16.3
Loans to, Deposits in, and Investments in Natural Person Credit Unions 12	7,925,321	6,620,662	-16.5	7,442,852	12.4	14,066,046	89.0	12,572,871	-10.6
Total MCSD and PIC in Corporate CUs	42,563,365	42,818,322	0.6	43,463,101	1.5	43,598,539	0.3	41,505,065	-4.8
All Other Investments in Corporate Cus	313,115,055	334,868,016	6.9	308,779,040	-7.8	387,134,931	25.4	482,523,869	24.6
All Other Investments 12	19,527,257	23,447,691	20.1	32,241,086	37.5	48,669,228	51.0	38,289,152	-21.3
TOTAL INVESTMENTS	1,503,382,125	1,526,960,992	1.6	1,315,731,422	-13.8	1,227,778,775	-6.7	1,329,974,163	8.3
LOANS HELD FOR SALE	3,640,876	4,083,338	12.2	3,947,941	-3.3	3,581,227	-9.3	3,618,512	1.0
LOANS AND LEASES:									
Unsecured Credit Card Loans	304,348,516	300,621,147	-1.2	323,366,342	7.6	319,483,931	-1.2	347,907,698	8.9
All Other Unsecured Loans	192,445,882	195,109,750	1.4	197,674,044	1.3	199,121,721	0.7	208,113,841	4.5
New Auto Loans	873,072,364	953,910,923	9.3	1,110,624,447	16.4	1,050,255,470	-5.4	947,003,597	-9.8
Used Auto Loans	1,258,641,468	1,331,175,388	5.8	1,383,667,915	3.9	1,380,293,206	-0.2	1,399,215,327	1.4
1st Mort. Real Estate Loans	1,389,718,985	1,351,088,254	-2.8	1,452,581,276	7.5	1,547,226,875	6.5	1,640,616,327	6.0
Other Real Estate Loans	607,335,890	730,506,838	20.3	808,361,890	10.7	825,259,907	2.1	871,259,576	5.6
Leases Receivable	393,065	377,280	-4.0	357,079	-5.4	17,252	-95.2	0	-100.0
Other Member Loan	208,682,166	235,070,304	12.6	248,677,019	5.8	237,254,837	-4.6	245,439,536	3.4
TOTAL LOANS	4,834,638,336	5,097,859,884	5.4	5,525,310,012	8.4	5,558,913,199	0.6	5,659,555,902	1.8
ALLOWANCE FOR LOAN & LEASE LOSSES	(41,453,208)	(41,411,722)	-0.1	(44,145,370)	6.6	(42,351,210)	-4.1	(44,237,326)	4.5
Foreclosed Real Estate	N/A	N/A		N/A		3,783,230		4,813,918	27.2
Reposessed Autos	N/A	N/A		N/A		4,611,477		3,660,363	-20.6
Foreclosed and Repossessed Other Assets	N/A	N/A		N/A		515,122		485,943	-5.7
TOTAL FORECLOSED and REPOSSESSED ASSETS 11	705,126	1,902,373	169.8	5,750,298	202.3	8,909,829	54.9	8,960,224	0.6
Land and Building	142,041,003	154,217,946	8.6	173,299,567	12.4	180,917,647	4.4	201,651,229	11.5
Other Fixed Assets	31,167,950	34,036,972	9.2	38,985,765	14.5	43,221,572	10.9	44,248,528	2.4
NCUA Share Insurance Capitalization Deposit	56,688,184	57,956,702	2.2	60,159,074	3.8	59,119,088	-1.7	60,769,350	2.8
Accrued Interest on Loans	N/A	N/A		N/A		20,381,901		20,881,331	2.5
Accrued Interest on Investments	N/A	N/A		N/A		10,897,023		14,487,350	32.9
All Other Assets	N/A	N/A		N/A		99,011,982		72,117,691	-27.2
TOTAL OTHER ASSETS	82,523,259	96,720,844	17.2	112,016,496	15.8	130,290,906	16.3	107,486,372	-17.5
TOTAL ASSETS	7,202,594,424	7,540,856,782	4.7	7,712,171,548	2.3	7,791,365,374	1.0	7,964,861,676	2.2
TOTAL CU's	159	156	-1.9	153	-1.9	147	-3.9	139	-5.4
1 / OTHER RE OWNED PRIOR TO 2004 2/ LOANS TO, DEPOSITS IN, AND INVESTMENTS IN NATURAL PERSON CUs INCLUDED IN ALL OTHER INVESTMENTS PRIOR TO JUNE 2006 FOR SHORT FORM FILERS									
# Means the number is too large to display in the cell									
									4. Assets

<a href="#">Return to cover</a>		Liabilities, Shares & Equity							
		For Charter : N/A							
2/22/2008		Count of CU : 139							
CU Name: N/A		Asset Range : N/A							
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union (FISCU) *							
	Count of CU in Peer Group : N/A								
	December-2003	December-2004	% Chg	December-2005	% Chg	December-2006	% Chg	December-2007	% Chg
LIABILITIES, SHARES AND EQUITY									
LIABILITIES:									
Uninsured Secondary Capital	0	0	N/A	0	N/A	0	N/A	0	N/A
Other Borrowings	N/A	N/A		N/A		N/A		N/A	
Other Notes, Promissory Notes, and Interest Payable \1	226,234,314	236,570,508	4.6	301,311,209	27.4	327,145,844	8.6	351,906,695	7.6
Borrowing Repurchase Transactions	0	0	N/A	1,500,000	N/A	0	-100.0	0	N/A
Subordinated CDCU Debt	0	0	N/A	0	N/A	0	N/A	0	N/A
Dividends and Interest Payable	12,776,400	13,575,964	6.3	16,746,460	23.4	17,930,343	7.1	20,539,479	14.6
Accounts Payable & Other Liabilities	34,838,148	48,952,756	40.5	57,804,809	18.1	70,339,420	21.7	66,311,066	-5.7
TOTAL LIABILITIES	273,848,862	299,099,228	9.2	377,362,478	26.2	415,415,607	10.1	438,757,240	5.6
SAVINGS/DEPOSITS:									
Share Drafts	750,411,814	816,575,978	8.8	870,382,546	6.6	899,926,253	3.4	872,867,309	-3.0
Regular Shares	2,383,200,226	2,354,343,317	-1.2	2,180,651,155	-7.4	1,903,202,560	-12.7	1,746,766,174	-8.2
Money Market Shares	1,004,037,384	1,043,317,836	3.9	1,010,287,642	-3.2	1,034,080,169	2.4	1,168,449,987	13.0
Share Certificates	1,326,251,866	1,497,519,962	12.9	1,698,524,893	13.4	1,901,449,683	11.9	2,063,219,189	8.5
IRA/KEOGH Accounts	653,856,888	657,764,981	0.6	677,090,205	2.9	700,258,736	3.4	732,593,979	4.6
All Other Shares /1	34,233,786	37,128,226	8.5	21,757,008	-41.4	22,422,170	3.1	16,196,211	-27.8
Non-Member Deposits	4,229,567	7,817,541	84.8	9,301,918	19.0	6,461,316	-30.5	6,329,155	-2.0
TOTAL SAVINGS/DEPOSITS	6,156,221,532	6,414,467,847	4.2	6,467,995,367	0.8	6,467,800,887	0.0	6,606,422,004	2.1
EQUITY:									
Undivided Earnings	344,638,526	377,859,889	9.6	402,430,899	6.5	439,143,445	9.1	430,470,644	-2.0
Regular Reserves	205,262,509	217,469,429	5.9	229,744,086	5.6	239,307,275	4.2	246,751,067	3.1
Approp For Non-Conform Invest	0	0	N/A	0	N/A	0	N/A	0	N/A
Other Reserves	221,803,913	235,888,960	6.4	244,098,513	3.5	233,825,685	-4.2	246,399,610	5.4
Miscellaneous Equity	1,199,646	1,197,847	-0.1	1,314,850	9.8	1,314,554	0.0	1,200,686	-8.7
Unrealized G/L A-F-S SEC	-380,917	-5,144,184	-1,250.5	-10,780,731	-109.6	-5,441,076	49.5	1,437,114	126.4
Unrealized G/L CF HEDGES	0	0	N/A	0	N/A	0	N/A	0	N/A
Other Comprehensive Income	353	17,766	4,932.9	6,086	-65.7	-1,003	-116.5	-6,576,689	#####
Net Income	0	0	N/A	0	N/A	0	N/A	0	N/A
EQUITY TOTAL	772,524,030	827,289,707	7.1	866,813,703	4.8	908,148,880	4.8	919,682,432	1.3
TOTAL SAVINGS/EQUITY	6,928,745,562	7,241,757,554	4.5	7,334,809,070	1.3	7,375,949,767	0.6	7,526,104,436	2.0
TOTAL LIAB/SAVINGS/EQUITY	7,202,594,424	7,540,856,782	4.7	7,712,171,548	2.3	7,791,365,374	1.0	7,964,861,676	2.2
NCUA INSURED SAVINGS:									
Uninsured Shares	458,198,370	512,993,861	12.0	629,386,103	22.7	506,626,332	-19.5	573,561,928	13.2
Uninsured Non-Member Deposits	3,558,405	2,327,855	-34.6	1,900,584	-18.4	1,271,267	-33.1	1,010,281	-20.5
Total Uninsured Shares & Deposits	461,756,775	515,321,716	11.6	631,286,687	22.5	507,897,599	-19.5	574,572,209	13.1
Insured Shares & Deposits	5,694,464,757	5,899,146,131	3.6	5,836,708,680	-1.1	5,959,903,288	2.1	6,031,849,795	1.2
1/ PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRA/KEOGHS, AND NONMEMBER SHARES FOR SHORT FORM FILERS									
# Means the number is too large to display in the cell									
									5. LiabShEqui



[illegible]

	Loan Losses & Bankruptcy Information								
<a href="#">Return to cover</a>			For Charter :	N/A					
2/22/2008			Count of CU :	139					
CU Name: N/A			Asset Range :	N/A					
Peer Group: N/A			Criteria :	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union (FISCU) *					
	Count of CU in Peer Group :			N/A					
	December-2003	December-2004	% Chg	December-2005	% Chg	December-2006	% Chg	December-2007	% Chg
LOAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)									
*Total Loans Charged Off	33,824,141	32,103,455	-5.1	36,878,924	14.9	36,757,753	-0.3	45,181,205	22.9
*Total Loans Recovered	5,847,990	6,264,939	7.1	6,260,473	-0.1	7,026,076	12.2	8,375,584	19.2
*NET CHARGE OFFS (\$\$)	27,976,151	25,838,516	-7.6	30,618,451	18.5	29,731,677	-2.9	36,805,621	23.8
***%Net Charge-Offs / Average Loans	0.60	0.52	-13.4	0.58	10.8	0.54	-6.9	0.66	22.3
Total Del Loans & *Net Charge-Offs	71,041,528	72,719,046	2.4	84,043,848	15.6	76,383,826	-9.1	85,342,716	11.7
Combined Delinquency and Net Charge Off Ratio	1.49	1.44	-3.5	1.54	7.2	1.38	-10.9	1.51	10.0
LOAN LOSS SUMMARY BY LOAN TYPE									
*Unsecured Credit Card Lns Charged Off	8,639,184	8,035,585	-7.0	8,645,107	7.6	6,916,923	-20.0	9,743,736	40.9
*Unsecured Credit Card Lns Recovered	934,398	866,365	-7.3	922,175	6.4	973,432	5.6	1,979,788	103.4
*NET UNSECURED CREDIT CARD C/Os	7,704,786	7,169,220	-7.0	7,722,932	7.7	5,943,491	-23.0	7,763,948	30.6
**Net Charge Offs - Credit Cards / Avg Credit Card Loans	N/A	2.37		2.48	4.4	1.85	-25.3	2.33	25.8
*All Other Non Real Estate Loans Charged Off	N/A	N/A		N/A		28,158,210		32,670,434	16.0
*All Other Non Real Estate Loans Recovered	N/A	N/A		N/A		5,872,228		5,723,719	-2.5
*NET ALL OTHER Non Real Estate Loan C/Os	N/A	N/A		N/A		22,285,982		26,946,715	20.9
** Net Charge Offs - All Other Non Real Estate Loans / Avg All Other Non RE Loans	N/A	N/A		N/A		0.77		0.95	23.9
*Total 1st Mortgage Lns Charged Off	242,569	278,203	14.7	202,568	-27.2	319,695	57.8	825,538	158.2
*Total 1st Mortgage Lns Recovered	31,974	220,578	589.9	6,225	-97.2	6,622	6.4	505,399	7,532.1
*NET 1st MORTGAGE LN C/Os	210,595	57,625	-72.6	196,343	240.7	313,073	59.5	320,139	2.3
** Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	N/A	N/A		N/A		0.02		0.02	-3.8
*Total Other RE Lns Charged Off	331,524	454,525	37.1	879,737	93.6	1,362,925	54.9	1,941,497	42.5
*Total Other RE Lns Recovered	246,787	190,335	-22.9	96,101	-49.5	173,794	80.8	166,678	-4.1
*NET OTHER RE LN C/Os	84,737	264,190	211.8	783,636	196.6	1,189,131	51.7	1,774,819	49.3
**Net Charge Offs - Other RE Loans/ Avg Other RE Loans	N/A	N/A		N/A		0.15		0.21	43.7
*Total Leases Receivable Charged Off	N/A	N/A		N/A		0		0	N/A
*Total Leases Receivable Recovered	N/A	N/A		N/A		0		0	N/A
*NET LEASES RECEIVABLE C/Os	N/A	N/A		N/A		0		0	N/A
**Net Charge Offs - Leases Receivable / Avg Leases Receivable	N/A	N/A		N/A		0.00		0.00	N/A
BANKRUPTCY SUMMARY									
Number of Members Who Filed Chapter 7 YTD	3,407	3,306	-3.0	4,743	43.5	1,165	-75.4	1,684	44.5
Number of Members Who Filed Chapter 13 YTD	1,201	1,129	-6.0	1,176	4.2	881	-25.1	1,038	17.8
Number of Members Who Filed Chapter 11 YTD	N/A	N/A		N/A		5		1	-80.0
Total Number of Members Bankrupt	4,608	4,435	-3.8	5,919	33.5	2,051	-65.3	2,723	32.8
Total Loans Outstanding Subject to Bankruptcy (Ch 7,13,11)	36,311,637	33,001,491	-9.1	45,131,858	36.8	19,733,893	-56.3	28,780,861	45.8
*All Loans Charged Off due to Bankruptcy YTD	13,430,028	12,865,382	-4.2	14,066,101	9.3	10,487,328	-25.4	8,569,800	-18.3
%Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	39.71	40.07	0.9	38.14	-4.8	28.53	-25.2	18.97	-33.5
# Means the number is too large to display in the cell									
*Amounts are year-to-date while the related %change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									

	Indirect and Participation Lending									
<a href="#">Return to cover</a>		For Charter : N/A								
2/22/2008		Count of CU : 139								
CU Name: N/A		Asset Range : N/A								
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union (FISCU) *								
	Count of CU in Peer Group : N/A									
	December-2003	December-2004	% Chg	December-2005	% Chg	December-2006	% Chg	December-2007	% Chg	
INDIRECT LOANS OUTSTANDING										
Indirect Loans - Point of Sale Arrangement	N/A	N/A		345,257,387		602,740,950	74.6	639,876,146	6.2	
Indirect Loans - Outsourced Lending Relationship	N/A	N/A		576,055,395		458,002,070	-20.5	397,194,509	-13.3	
Total Outstanding Indirect Loans	N/A	759,343,105		921,312,782	21.3	1,060,743,020	15.1	1,037,070,655	-2.2	
%Indirect Loans Outstanding / Total Loans	N/A	14.90		16.67	11.9	19.08	14.4	18.32	-4.0	
PARTICIPATION LOANS										
Participation Loans Outstanding	22,460,098	107,783,905	379.9	97,070,587	-9.9	73,125,536	-24.7	54,923,233	-24.9	
*Participation Loans Purchased YTD	13,459,890	75,903,429	463.9	24,537,152	-67.7	7,681,961	-68.7	17,406,056	126.6	
*Participation Loans Sold YTD	1,315,363	52,667,016	3,904.0	14,258,369	-72.9	836,776	-94.1	4,416,558	427.8	
Participation Loans Outstanding / Total Loans	N/A	2.11		1.76	-16.9	1.32	-25.1	0.97	-26.2	
%Participation Loans Purchased YTD / Total Loans Granted YTD	N/A	3.15		0.90	-71.4	0.34	-62.2	0.78	129.7	
** %Participation Loans Sold YTD / Total Assets	N/A	0.70		0.18	-73.5	0.01	-94.2	0.06	416.3	
*Loans Purchased from Other Financial Institutions YTD	60,608,758	24,060,228	-60.3	9,072,406	-62.3	5,210,264	-42.6	210,700	-96.0	
%Loans Purchased From Other Financial Institutions YTD / Loans Granted YTD	1.93	1.00	-48.3	0.33	-66.7	0.23	-30.6	0.01	-95.9	
DELINQUENCY - INDIRECT LENDING										
1 to < 2 Months Delinquent	N/A	N/A		N/A		22,612,151		23,755,640	5.1	
2 to < 6 Months Delinquent	N/A	N/A		N/A		9,028,061		11,000,158	21.8	
6 to 12 Months Delinquent	N/A	N/A		N/A		2,227,508		1,740,217	-21.9	
12 Months & Over Delinquent	N/A	N/A		N/A		1,179,962		516,328	-56.2	
Total Del Indirect Lns (2 or more Mo)	N/A	N/A		N/A		12,435,531		13,256,703	6.6	
%Indirect Loans Delinquent > 2 Mo / Total Indirect Loans	N/A	N/A		N/A		1.17		1.28	9.0	
DELINQUENCY - PARTICIPATION LENDING										
1 to < 2 Months Delinquent	N/A	N/A		N/A		2,312,590		1,022,532	-55.8	
2 to < 6 Months Delinquent	N/A	N/A		N/A		2,157,036		1,058,798	-50.9	
6 to 12 Months Delinquent	N/A	N/A		N/A		1,536,302		575,106	-62.6	
12 Months & Over Delinquent	N/A	N/A		N/A		1,769,177		925,036	-47.7	
Total Del Participation Lns (2 or more Mo)	N/A	N/A		N/A		5,462,515		2,558,940	-53.2	
%Participation Loans Delinquent > 2 Mo / Total Participation Loans	N/A	N/A		N/A		7.47		4.66	-37.6	
LOAN LOSSES - INDIRECT LENDING										
*Indirect Loans Charged Off	N/A	N/A		N/A		9,071,653		13,049,602	43.9	
*Indirect Loans Recovered	N/A	N/A		N/A		1,457,554		2,051,315	40.7	
*NET INDIRECT LOAN C/Os	N/A	N/A		N/A		7,614,099		10,998,287	44.4	
**%Net Charge Offs - Indirect Loans / Avg Indirect Loans	N/A	N/A		N/A		0.77		1.05	36.5	
LOAN LOSSES - PARTICIPATION LENDING										
*Participation Loans Charged Off	N/A	N/A		N/A		1,879,796		2,272,670	20.9	
*Participation Loans Recovered	N/A	N/A		N/A		131,303		267,619	103.8	
*NET PARTICIPATION LOAN C/Os	N/A	N/A		N/A		1,748,493		2,005,051	14.7	
**%Net Charge Offs - Participation Loans / Avg Participation Loans	N/A	N/A		N/A		2.05		3.13	52.4	
*Amounts are year-to-date while the related %change ratios are annualized.										
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)										
# Means the number is too large to display in the cell										

			Real Estate Loan Information 1						
			For Charter : N/A						
2/22/2008			Count of CU : 139						
CU Name:   N/A			Asset Range : N/A						
Peer Group:     N/A			Criteria :	Region: Nation * Peer Group: All * State = "MO" * Type Included: Federally Insured State Credit Union (FISCU) *					
			Count of CU in Peer Group : N/A						
	December-2003	December-2004	% Chg	December-2005	% Chg	December-2006	% Chg	December-2007	% Chg
REAL ESTATE LOANS OUTSTANDING:									
First Mortgages									
Fixed Rate > 15 years	N/A	565,077,652		596,993,595	5.6	646,299,359	8.3	728,560,618	12.7
Fixed Rate 15 years or less	N/A	404,630,997		364,816,148	-9.8	358,930,015	-1.6	325,154,969	-9.4
Other Fixed Rate	N/A	23,735		15,669	-34.0	740,078	4,623.2	1,223,128	65.3
Total Fixed Rate First Mortgages	1,210,328,955	969,732,384	-19.9	961,825,412	-0.8	1,005,969,452	4.6	1,054,938,715	4.9
Balloon/Hybrid > 5 years	N/A	34,430,483		39,679,103	15.2	43,324,528	9.2	42,286,364	-2.4
Balloon/Hybrid 5 years or less	N/A	231,106,552		328,524,349	42.2	385,818,391	17.4	357,091,092	-7.4
Total Balloon/Hybrid First Mortgages	N/A	265,537,035		368,203,452	38.7	429,142,919	16.6	399,377,456	-6.9
Adjustable Rate First Mtgs 1 year or less	N/A	48,819,432		62,280,264	27.6	56,663,020	-9.0	51,714,964	-8.7
Adjustable Rate First Mtgs >1 year	N/A	66,999,403		60,272,148	-10.0	55,451,484	-8.0	134,585,192	142.7
Total Adjustable First Mortgages	179,390,030	115,818,835	-35.4	122,552,412	5.8	112,114,504	-8.5	186,300,156	66.2
TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING	1,389,718,985	1,351,088,254	-2.8	1,452,581,276	7.5	1,547,226,875	6.5	1,640,616,327	6.0
Other Real Estate Loans									
Closed End Fixed Rate	102,771,068	126,712,801	23.3	198,798,096	56.9	267,360,684	34.5	309,058,797	15.6
Closed End Adjustable Rate	585,749	4,399,153	651.0	564,528	-87.2	2,860,656	406.7	2,909,100	1.7
Open End Adjustable Rate (HELOC)	503,334,843	580,839,843	15.4	588,822,764	1.4	518,156,382	-12.0	477,398,630	-7.9
Open End Fixed Rate and Other	644,230	18,555,041	2,780.2	20,176,502	8.7	36,882,185	82.8	81,893,049	122.0
TOTAL OTHER REAL ESTATE OUTSTANDING	607,335,890	730,506,838	20.3	808,361,890	10.7	825,259,907	2.1	871,259,576	5.6
TOTAL RE (FIRST AND OTHER) OUTSTANDING	1,997,054,875	2,081,595,092	4.2	2,260,943,166	8.6	2,372,486,782	4.9	2,511,875,903	5.9
RE LOAN SUMMARY (FIX, ADJ):									
First Mortgage Fixed Rate (includes Hybrids/Balloons > 5yrs)	1,210,328,955	1,004,162,867	-17.0	1,001,504,515	-0.3	1,049,293,980	4.8	1,097,225,079	4.6
Other RE Fixed Rate	103,415,298	145,267,842	40.5	218,974,598	50.7	304,242,869	38.9	390,951,846	28.5
Total Fixed Rate RE Outstanding	1,313,744,253	1,149,430,709	-12.5	1,220,479,113	6.2	1,353,536,849	10.9	1,488,176,925	9.9
%(Total Fixed Rate RE/Total Assets)	18.24	15.24	-16.4	15.83	3.8	17.37	9.8	18.68	7.6
%(Total Fixed Rate RE/Total Loans)	27.17	22.55	-17.0	22.09	-2.0	24.35	10.2	26.29	8.0
First Mortgage Adj Rate (includes Hybrids/Balloons < 5 yrs)	179,390,030	346,925,387	93.4	451,076,761	30.0	497,932,895	10.4	543,391,248	9.1
Other RE Adj Rate	503,920,592	585,238,996	16.1	589,387,292	0.7	521,017,038	-11.6	480,307,730	-7.8
Total Adj Rate RE Outstanding	683,310,622	932,164,383	36.4	1,040,464,053	11.6	1,018,949,933	-2.1	1,023,698,978	0.5
MISCELLANEOUS RE INFORMATION:									
Outstanding Interest Only & Optional Payment First Mtg Loans	N/A	N/A		N/A		N/A		28,226,639	

		Real Estate Loan Information 2								
<a href="#">Return to cover</a>		For Charter : N/A								
2/22/2008		Count of CU : 139								
CU Name: N/A		Asset Range : N/A								
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union (FISCU) *								
		Count of CU in Peer Group : N/A								
		December-2003	December-2004	% Chg	December-2005	% Chg	December-2006	% Chg	December-2007	% Chg
* OTHER REAL ESTATE (Granted)										
* Closed End Fixed Rate		52,169,433	70,676,698	35.5	127,471,431	80.4	137,845,212	8.1	117,895,507	-14.5
* Closed End Adjustable Rate		138,889	1,952,247	1,305.6	0	-100.0	1,130,975	N/A	1,236,782	9.4
* Open End Adjustable Rate (HELOC)		237,548,897	236,430,896	-0.5	208,318,662	-11.9	128,406,490	-38.4	124,732,354	-2.9
* Open End Fixed Rate and Other		236,224	3,244,473	1,273.5	6,442,909	98.6	20,135,769	212.5	49,870,413	147.7
* TOTAL OTHER REAL ESTATE GRANTED		290,093,443	312,304,314	7.7	342,233,002	9.6	287,518,446	-16.0	293,735,056	2.2
* TOTAL RE (FIRST AND OTHER) GRANTED		1,303,048,866	831,525,089	-36.2	836,781,629	0.6	748,801,172	-10.5	785,396,116	4.9
%(Total Fixed Rate RE Granted YTD/Total Loans Granted YTD)		31.30	18.03	-42.4	16.68	-7.5	21.41	28.4	23.06	7.7
RE LOANS SOLD/SERVICED										
* First Mortgage R.E. Loans Sold		302,477,409	309,194,078	2.2	179,883,825	-41.8	148,491,379	-17.5	139,909,296	-5.8
%(First Mtg RE Loans Sold/ First Mtg RE Loans Granted)		29.86	59.55	99.4	36.37	-38.9	32.19	-11.5	28.46	-11.6
AMT of Mortgage Servicing Rights		994,995	2,685,832	169.9	2,996,460	11.6	3,019,052	0.8	2,751,657	-8.9
Outstanding RE Loans Sold But Serviced		0	401,319,407	N/A	478,090,692	19.1	532,653,243	11.4	568,081,331	6.7
%(Mortgage Servicing Rights / Net Worth)		0.13	0.32	150.6	0.34	5.8	0.33	-3.2	0.30	-10.0
S-Term (<5 Yrs) R.E. Loan (Exc. MBL)		812,877,670	1,043,676,692	28.4	1,068,586,746	2.4	895,812,811	-16.2	901,458,662	0.6
R.E. Lns also Mem. Bus. Lns		1,649,093	19,593,396	1,088.1	31,114,544	58.8	31,195,414	0.3	62,676,758	100.9
DELINQUENT R.E. LOANS > 2 MOS										
First Mortgage Fixed Rate		1,505,924	2,785,929	85.0	2,555,969	-8.3	1,838,010	-28.1	3,336,240	81.5
First Mortgage Adj Rate		529,067	480,682	-9.1	507,197	5.5	468,071	-7.7	181,316	-61.3
Other R.E. Fixed Rate		447,141	740,281	65.6	780,932	5.5	1,530,656	-3.0	1,530,656	102.1
Other R.E. Adj. Rate		671,918	841,759	25.3	1,296,836	54.1	2,090,001	61.2	1,696,729	-18.8
TOTAL DEL R.E. > 2 MOS		3,154,050	4,848,651	53.7	5,140,934	6.0	5,153,630	0.2	6,744,941	30.9
DELINQUENT 1 TO < 2 MOS										
First Mortgage		5,531,789	7,894,791	42.7	10,674,816	35.2	14,498,503	35.8	20,107,022	38.7
Other		3,019,283	3,024,589	0.2	4,527,231	49.7	4,783,219	5.7	5,851,306	22.3
Total Del 1 to < 2 Mos		8,551,072	10,919,380	27.7	15,202,047	39.2	19,281,722	26.8	25,958,328	34.6
Total Del R.E. Loans > 1 Mos		11,705,122	15,768,031	34.7	20,342,981	29.0	24,435,352	20.1	32,703,269	33.8
RE LOAN DELINQUENCY RATIOS										
% R.E. Loans dq > 1 Mos		0.59	0.76	29.2	0.90	18.8	1.03	14.5	1.30	26.4
% R.E. Loans dq > 2 Mos		0.16	0.23	47.5	0.23	-2.4	0.22	-4.5	0.27	23.6
R.E LOANS/LOC CHARGE-OFFS AND RECOVERIES:										
*Total 1st Mortgage Lns Charged Off		242,569	278,203	14.7	202,568	-27.2	319,695	57.8	825,538	158.2
*Total 1st Mortgage Lns Recovered		31,974	220,578	589.9	6,225	-97.2	6,622	6.4	505,399	7,532.1
*NET 1st MORTGAGE LN C/Os		N/A	N/A		N/A		313.073		320,139	2.3
** Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans		N/A	N/A		N/A		0.02		0.02	-3.8
*Total Other RE Lns Charged Off		331,524	454,525	37.1	879,737	93.6	1,362,925	54.9	1,941,497	42.5
*Total Other RE Lns Recovered		246,787	190,335	-22.9	96,101	-49.5	173,794	80.8	166,678	-4.1
*NET OTHER RE LN C/Os		84,737	264,190	211.8	783,636	196.6	1,189,131	51.7	1,774,819	49.3
**%NET OTHER RE LN C/Os		N/A	N/A		N/A		0.15		0.21	43.7
* Amounts are year-to-date and the related % change ratios are annualized.										
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)										
# Means the number is too large to display in the cell										

	Member Business Loan Information								
<a href="#">Return to cover</a>		For Charter : N/A							
2/22/2008		Count of CU : 139							
CU Name: N/A		Asset Range : N/A							
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union (FISCU) *							
	Count of CU in Peer Group : N/A								
	December-2003	December-2004	% Chg	December-2005	% Chg	December-2006	% Chg	December-2007	% Chg
<b>BUSINESS LOANS</b>									
Member Business Loans (NMBLB) \1	N/A	14,769,118		21,085,830	42.8	37,475,059	77.7	66,817,446	78.3
Purchased Business Loans or Participations to Nonmembers (NMBLB) \1	N/A	11,966,400		14,654,531	22.5	2,517,274	-82.8	14,024,848	457.1
Total Business Loans (NMBLB) \1	N/A	26,735,518		35,740,361	33.7	39,992,333	11.9	80,842,294	102.1
Unfunded Commitments \1	4,535,454	5,223,326	15.2	2,653,323	-49.2	3,380,213	27.4	7,196,221	112.9
\1	N/A	21,512,192		33,087,038	53.8	36,612,120	10.7	73,646,073	101.2
%(Total Business Loans (NMBLB) Less Unfunded Commitments/ Total Assets) \1	0.14	0.29	106.5	0.43	50.4	0.47	9.5	0.92	96.8
<b>NUMBER OF BUSINESS LOANS OUTSTANDING:</b>									
Number of Outstanding of Business Loans	N/A	834		402	-51.8	502	24.9	852	69.7
Number of Outstanding Purchased Business Loans or Participation Interests to Nonmembers	N/A	20		27	35.0	21	-22.2	50	138.1
<b>MISCELLANEOUS BUSINESS LOAN INFORMATION</b>									
Construction and Development(NMBLB) \1	N/A	90,612		3,482,875	3,743.7	1,758,215	-49.5	4,564,040	159.6
Number of Outstanding Construction and Development Loans	N/A	3		12	300.0	9	-25.0	30	233.3
Unsecured Business Loans \1	N/A	105,340		149,918	42.3	784,276	423.1	1,494,599	90.6
Number of Outstanding Unsecured Business Loans	N/A	192		34	-82.3	63	85.3	313	396.8
Purchased or Participation Interest to Members (NMBLB) \1	N/A	0		0	N/A	0	N/A	0	N/A
Number of Outstanding Purchased Business Loans or Participation Interests to Members	N/A	0		0	N/A	0	N/A	0	N/A
Agricultural Related (NMBLB) \1	N/A	0		0	N/A	0	N/A	0	N/A
Number of Outstanding Agricultural Related Loans	N/A	0		0	N/A	0	N/A	0	N/A
<b>AMOUNT OF BUSINESS LOANS GRANTED OR PURCHASED:</b>									
* Mbl (NMBLB) Granted YTD \1	N/A	7,460,130		13,758,013	84.4	21,998,967	59.9	48,316,298	119.6
* Purchased or Participation Interests to Nonmembers (NMBLB) \1	N/A	4,464,608		4,791,439	7.3	865,574	-81.9	3,318,902	283.4
<b>MBL DELINQUENCY:</b>									
Total MBL > 1 Month Delinquent	128,226	45,605	-64.4	0	-100.0	211,515	N/A	1,226,038	479.6
% MBL > 1 Month Delinquent	1.29	0.21	-83.5	0.00	-100.0	0.58	N/A	1.66	188.2
Total MBL > 2 Months Delinquent	76,209	45,605	-40.2	0	-100.0	7,838	N/A	137,207	1,650.5
% MBL > 2 Months Delinquent	0.77	0.21	-72.3	0.00	-100.0	0.02	N/A	0.19	770.3
<b>MBL CHARGE-OFFS AND RECOVERIES:</b>									
*Total MBL Charge Offs	43,590	53,839	23.5	0	-100.0	0	N/A	7,519	N/A
*Total MBL Recoveries	20,188	20,028	-0.8	0	-100.0	0	N/A	0	N/A
<b>MISCELLANEOUS MBL INFORMATION:</b>									
Real Estate Loans also Reported as Business Loans	1,649,093	19,593,396	1,088.1	31,114,544	58.8	31,195,414	0.3	62,676,758	100.9
* Business Loans and Participations Sold	N/A	0		1,774,472	N/A	1,199,974	-32.4	3,236,300	169.7
SBA Loans Outstanding	N/A	0		858,000	N/A	846,420	-1.3	2,132,907	152.0
Number of SBA Loans Outstanding	N/A	0		1	N/A	1	0.0	7	600.0
<b>RISK BASED NET WORTH (RBNW):</b>									
Loans and Participation Interests Qualifying for RBNW (CUS >\$10m)	9,951,668	21,888,380	119.9	35,521,307	62.3	54,202,872	52.6	80,516,993	48.5
Unfunded Commitments for Loans and Participation Interests Qualifying for RBNW (CUS >\$10m)	0	5,544,490	N/A	4,407,289	-20.5	4,551,251	3.3	8,347,439	83.4
RE Loans also Reported as Qualifying MBLS for RBNW	N/A	8,623,170		18,013,217	108.9	24,954,339	38.5	33,954,488	36.1
1/ PART 723 REDEFINED MEMBER BUSINESS LOANS IN OCTOBER 2003;									
* Amounts are year-to-date and the related % change ratios are annualized.									
									12. MBL

		Investments, Cash, & Cash Equivalents								
<a href="#">Return to cover</a>			For Charter : N/A							
2/22/2008			Count of CU : 139							
CU Name: N/A			Asset Range : N/A							
Peer Group: N/A			Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union (FISCU) *							
	Count of CU in Peer Group :		N/A							
	December-2003	December-2004	% Chg	December-2005	% Chg	December-2006	% Chg	December-2007	% Chg	
INVESTMENT, CASH ON DEPOSIT AND CASH EQUIVALENTS										
SFAS 115 CLASS. OF INVESTMENTS										
Held to Maturity < 1 yr	12,907,935	9,563,482	-25.9	33,613,270	251.5	32,059,604	-4.6	38,233,786	19.3	
Held to Maturity 1-3 yrs	61,316,779	69,225,222	12.9	65,217,455	-5.8	64,104,371	-1.7	37,244,672	-41.9	
Held to Maturity 3-5 yrs	N/A	N/A		32,935,904		27,858,997	-15.4	26,520,783	-4.8	
Held to Maturity 5-10 yrs	N/A	N/A		3,603,656		2,742,675	-23.9	3,259,902	18.9	
Held to Maturity 3-10 yrs	45,546,053	51,771,254	13.7	N/A		N/A		N/A		
Held to Maturity > 10 yrs	887,202	8,053,681	807.8	9,828,625	22.0	251,375	-97.4	246,883	-1.8	
TOTAL HELD TO MATURITY	120,657,969	138,613,639	14.9	145,198,910	4.8	127,017,022	-12.5	105,506,026	-16.9	
Available for Sale < 1 yr	261,727,562	258,662,768	-1.2	227,099,926	-12.2	177,168,203	-22.0	109,502,989	-38.2	
Available for Sale 1-3 yrs	227,043,922	330,223,254	45.4	287,848,778	-12.8	180,814,761	-37.2	122,540,361	-32.2	
Available for Sale 3-5 yrs	N/A	N/A		76,966,529		101,788,984	32.3	209,209,599	105.5	
Available for Sale 5-10 yrs	N/A	N/A		23,039,891		24,432,842	6.0	38,131,537	56.1	
Available for Sale 3-10 yrs	258,559,239	173,791,232	-32.8	N/A		N/A		N/A		
Available for Sale > 10 yrs	3,559,792	1,842,886	-48.2	2,140,310	16.1	4,520,240	111.2	14,312,333	216.6	
TOTAL AVAILABLE FOR SALE	750,890,515	764,520,140	1.8	617,095,434	-19.3	488,725,030	-20.8	493,696,819	1.0	
Trading < 1 year	0	0	N/A	0	N/A	0	N/A	0	N/A	
Trading 1-3 years	0	0	N/A	0	N/A	0	N/A	0	N/A	
Trading 3-5 years	N/A	N/A		0		0	N/A	0	N/A	
Trading 5-10 years	N/A	N/A		0		0	N/A	17,934,500	N/A	
Trading 3-10 years	0	0	N/A	N/A		N/A		N/A		
Trading > 10 years	0	0	N/A	0	N/A	0	N/A	0	N/A	
TOTAL TRADING	0	0	N/A	0	N/A	0	N/A	17,934,500	N/A	
Other Investments < 1 yr	756,800,107	804,964,330	6.4	741,771,709	-7.9	851,936,306	14.9	952,736,168	11.8	
Other Investments 1-3 yrs	287,530,776	275,308,761	-4.3	204,907,624	-25.6	235,123,948	14.7	183,453,028	-22.0	
Other Investments 3-5 yrs	N/A	N/A		40,160,934		45,712,314	13.8	80,622,731	76.4	
Other Investments 5-10 yrs	N/A	N/A		4,731,333		20,185,311	326.6	4,321,911	-78.6	
Other Investments 3-10 yrs	94,211,093	71,474,672	-24.1	N/A		N/A		N/A		
Other Investments > 10 yrs	1,675,300	977,159	-41.7	1,191,497	21.9	25,800	-97.8	65,502	153.9	
TOTAL Other Investments	1,140,217,276	1,152,724,922	1.1	992,763,097	-13.9	1,152,983,679	16.1	1,221,199,340	5.9	
MATURITIES :										
Total Investments < 1 yr	1,031,435,604	1,073,190,580	4.0	1,002,484,905	-6.6	1,061,164,113	5.9	1,100,472,943	3.7	
Total Investments 1-3 yrs	575,891,477	674,757,237	17.2	557,973,857	-17.3	480,043,080	-14.0	343,238,061	-28.5	
Total Investments 3-5 yrs	N/A	N/A		150,063,367		175,360,295	16.9	316,353,113	80.4	
Total Investments 5-10 yrs	N/A	N/A		31,374,880		47,360,828	51.0	63,647,850	34.4	
Total Investments 3-10 yrs	398,316,385	297,037,158	-25.4	N/A		N/A		N/A		
Total Investments > 10 yrs	6,122,294	10,873,726	77.6	13,160,432	21.0	4,797,415	-63.5	14,624,718	204.8	
Total	2,011,765,759	2,055,858,702	2.2	1,755,057,443	-14.6	1,768,725,731	0.8	1,838,336,685	3.9	
# Means the number is too large to display in the cell										
										13. InvCas

[illegible]

	Supplemental Share Information, Off Balance Sheet, & Borrowings								
<a href="#">Return to cover</a>		For Charter : N/A							
2/22/2008		Count of CU : 139							
CU Name: N/A		Asset Range : N/A							
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union (FISCU) *							
	Count of CU in Peer Group : N/A								
	December-2003	December-2004	% Chg	December-2005	% Chg	December-2006	% Chg	December-2007	% Chg
SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares):									
Accounts Held by Member Government Depositors	N/A	N/A		N/A		2,308,768		21,736,747	841.5
Accounts Held by Nonmember Government Depositors	N/A	N/A		N/A		0		257,464	N/A
Employee Benefit Member Shares	N/A	N/A		N/A		7,766,879		8,850,751	14.0
Employee Benefit Nonmember Shares	N/A	N/A		N/A		0		0	N/A
529 Plan Member Deposits	N/A	N/A		N/A		0		289,781	N/A
Non-dollar Denominated Deposits	N/A	N/A		N/A		0		0	N/A
Health Savings Accounts	N/A	N/A		N/A		194,918		431,846	121.6
DollarAmount of Share Certificates >= \$100,000	N/A	N/A		N/A		332,815,501		392,996,595	18.1
DollarAmount of IRA/Keogh >= \$100,000	N/A	N/A		N/A		142,710,505		171,262,339	20.0
Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts	N/A	N/A		N/A		0		0	N/A
SAVING MATURITIES									
< 1 year	5,347,352,463	5,482,937,103	2.5	5,385,032,109	-1.8	5,601,711,282	4.0	5,831,257,508	4.1
1 to 3 years	470,959,076	609,921,766	29.5	711,393,942	16.6	546,885,983	-23.1	488,281,930	-10.7
> 3 years	337,909,992	321,608,972	-4.8	371,569,316	15.5	319,203,622	-14.1	286,882,566	-10.1
Total Shares & Deposits	6,156,221,532	6,414,467,847	4.2	6,467,995,367	0.8	6,467,800,887	0.0	6,606,422,004	2.1
OFF-BALANCE SHEET UNUSED COMMITMENTS:									
Comm RE, Construction, Land Development	0	0	N/A	2,436,589	N/A	1,451,991	-40.4	3,406,070	134.6
Other Unused MBL Commitments	4,535,454	5,223,326	15.2	216,734	-95.9	1,928,222	789.7	3,790,151	96.6
Revolving O/E Lines 1-4 Family	514,143,567	602,017,426	17.1	439,085,023	-27.1	430,876,473	-1.9	414,896,669	-3.7
Credit Card Line	1,045,952,163	955,487,048	-8.6	955,539,084	0.0	884,366,792	-7.4	824,377,365	-6.8
Outstanding LOC	903,426	35,933,575	3,877.5	11,649,524	-67.6	125,899	-98.9	191,448	52.1
Unsecured Share Draft LOC	145,526,890	109,871,314	-24.5	120,218,941	9.4	125,750,489	4.6	113,241,994	-9.9
Overdraft Protection Programs	N/A	N/A		140,422,629		150,110,013	6.9	138,197,802	-7.9
Other Unused Commitments	21,102,818	19,882,591	-5.8	13,776,167	-30.7	12,229,197	-11.2	10,921,564	-10.7
Total Unused Commitments	1,732,164,318	1,728,415,280	-0.2	1,683,344,691	-2.6	1,606,839,076	-4.5	1,509,023,063	-6.1
%(Unused Commitments / Cash & ST Investments)	155.73	149.93	-3.7	155.25	3.5	140.80	-9.3	127.35	-9.6
Loans Transferred with Recourse	20,592,103	216,482,796	951.3	316,403,416	46.2	317,614,144	0.4	262,801,132	-17.3
Pending Bond Claims	114,462	135,317	18.2	203,465	50.4	348,462	71.3	460,620	32.2
Other Contingent Liabilities	0	0	N/A	0	N/A	0	N/A	0	N/A
CREDIT AND BORROWING ARRANGEMENTS:									
Num FHLB Members	10	14	40.0	17	21.4	16	-5.9	15	-6.3
Num FHLB Borr. Apps.	5	4	-20.0	4	0.0	4	0.0	3	-25.0
Num FHLB Pre-Pledged	1	1	0.0	1	0.0	1	0.0	1	0.0
LINES OF CREDIT (Borrowing)									
Total Credit Lines	N/A	N/A		1,196,679,440		1,277,098,196	6.7	1,333,471,192	4.4
Total Committed Credit Lines	N/A	N/A		782,181	N/A	0	-100.0	0	N/A
Draws Against Lines of Credit	N/A	N/A		17,880,310		12,245,821	-31.5	42,593,915	247.8
MISCELLANEOUS BORROWING INFORMATION:									
Amount of Borrowings Subject to Early Repayment at Lenders Option	N/A	0		65,000,000	N/A	80,000,000	23.1	105,763,000	32.2
# Means the number is too large to display in the cell									

[illegible]

[illegible]

[Return to cover](#)

2/22/2008

CU Name: N/A

Peer Group: N/A

# Graphs 1

For Charter : N/A

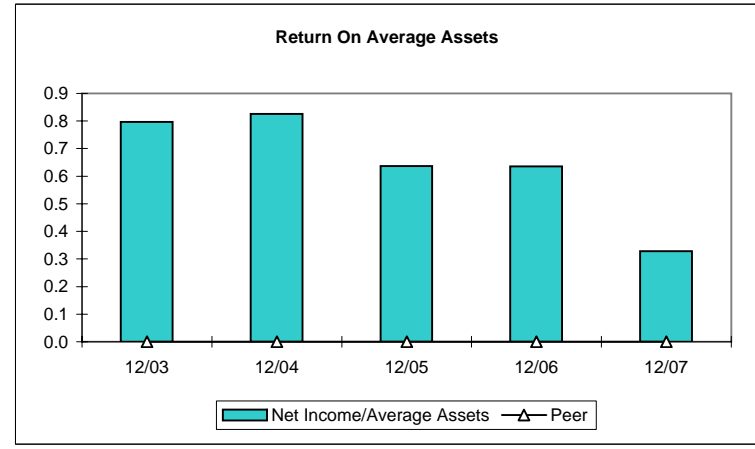
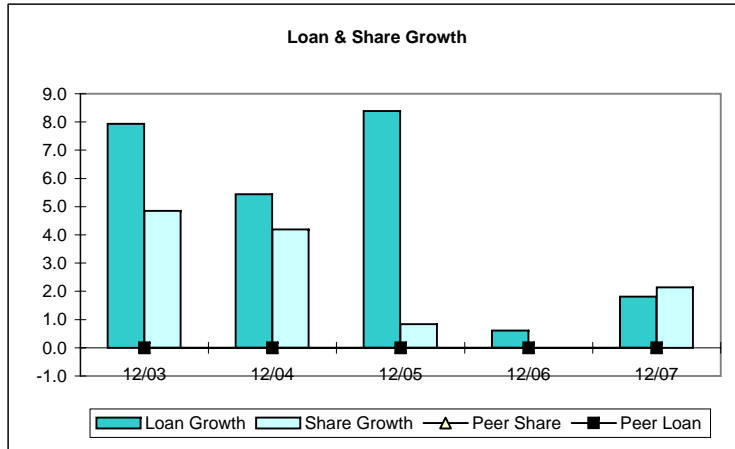
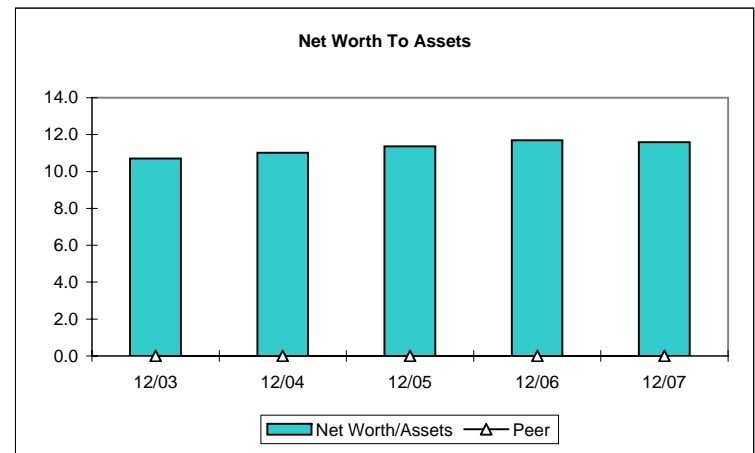
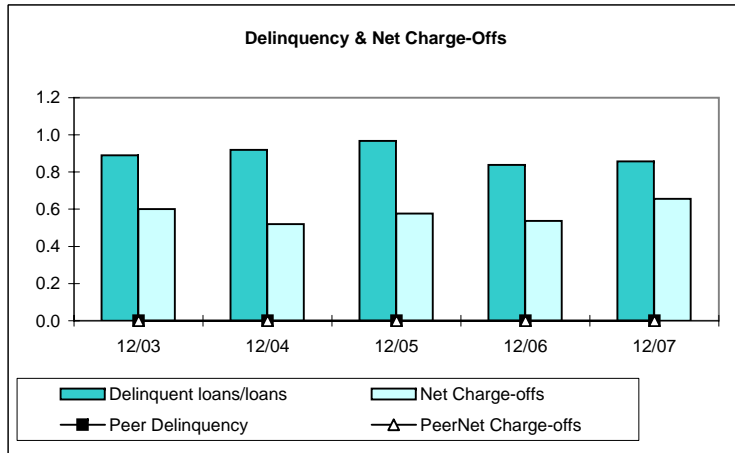
Count of CU : 139

Asset Range : N/A

Region: Nation \* Peer Group: All \* State = 'MO' \* Type Included: Federally Insured State

Criteria : Credit Union (FISCU) \*

Count of CU in Peer Group : N/A



[Return to cover](#)

2/22/2008

CU Name: N/A

Peer Group: N/A

## Graphs 2

For Charter : N/A

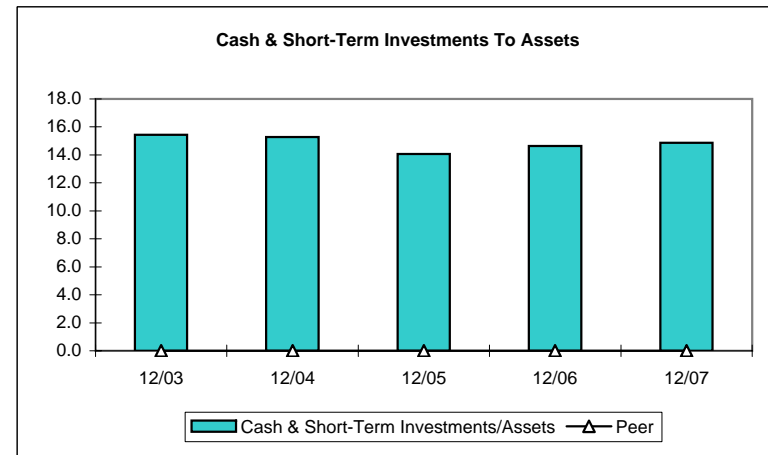
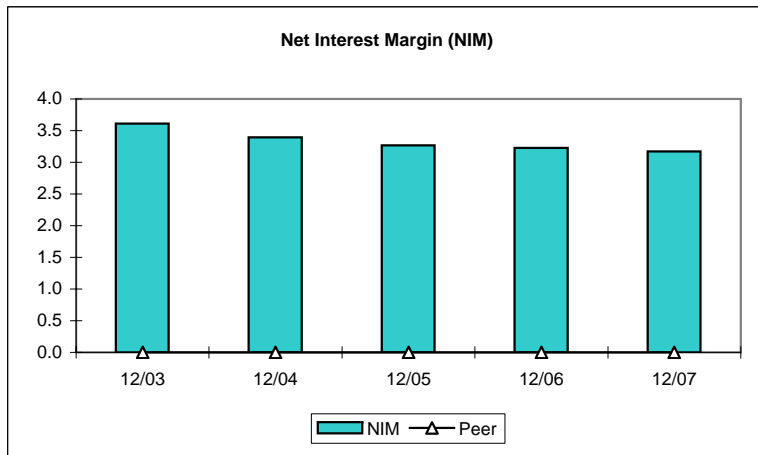
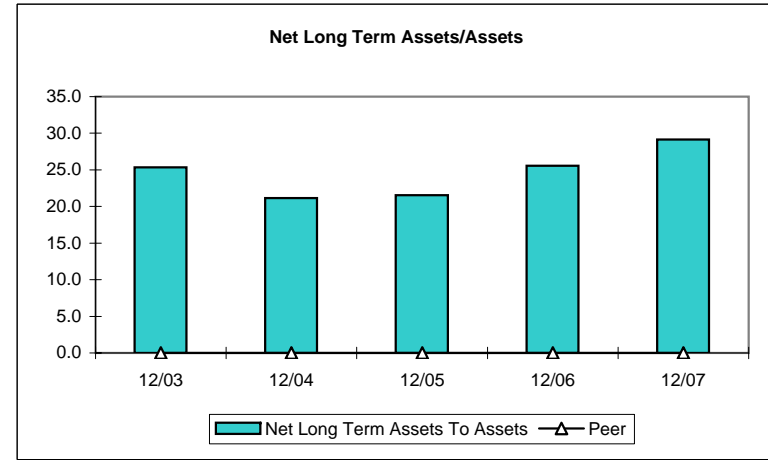
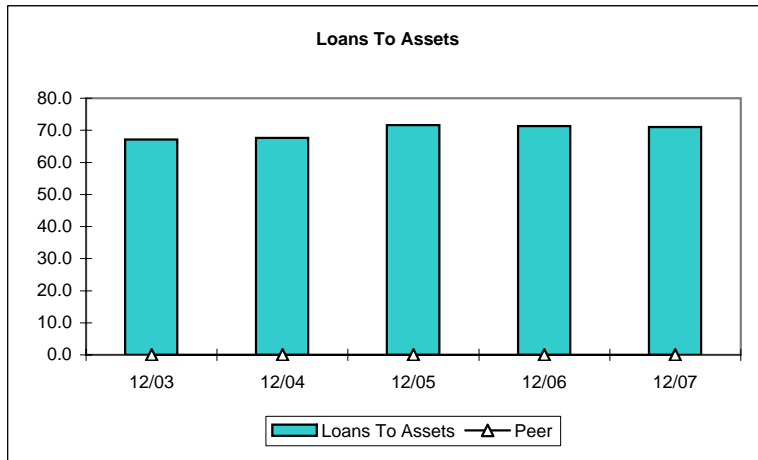
Count of CU : 139

Asset Range : N/A

Region: Nation \* Peer Group: All \* State = 'MO' \* Type Included: Federally Insured State

Criteria : Credit Union (FISCU) \*

Count of CU in Peer Group : N/A



$NIM = (\text{Net Interest Income} - \text{Interest Expense}) / \text{Avg Assets (annualized)}$